

1 TOWN BOARD
2 COLUMBIA COUNTY

TOWN OF CHATHAM

3 PUBLIC HEARING FOR LOCAL LAW#2-2020:

4 SHORT TERM RENTALS

5 *****

6 THE STENOGRAPHIC MINUTES of the above
7 entitled matter by SUZANNE T. HARRINGTON, a Shorthand
8 Reporter, commencing on September 3, 2020 at 6:00 p.m.
9 via Google Meet and by telephone.

10 **DONAL COLLINS, SUPERVISOR**

11 **BETH ANN RIPPEL**, Town Clerk/Tax Collector

12
13 **TOWN BOARD MEMBERS:**

14 **ABI MESICK**
15 **VANCE PITKIN**
16 **JOHN WAPNER**
KEVIN WELDON

17 **ALSO PRESENT VIA GOOGLE MEET:**

18 TAL RAPPLEYEA, Town Attorney

19 DOTTIE CUMMINGS

20 JULIE KABAT

21 STEVEN EIDMAN

22 JUDI MATTHEWS

23 STEVE EIDMAN

24 ELIZABETH MARKS

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ALSO PRESENT VIA GOOGLE MEET:

CAROL HEGEMAN

CAROL MOORE

CINDY BOBSEINE

RICK WERWAISS

LEE EIMECKE

DON HEGEMAN

TIM BRINEY

JEAN VEILETTE BOWERMAN

ELIZABETH DIPALMA

SALLY SIMMONS

JOAN MURRAY

JAMES MURRAY

1 SUPERVISOR COLLINS: I'm going to call this
2 public hearing to order. Public hearing for Local Law
3 number 2 of 2020 concerning short term rentals,
4 September 3rd, 2020 at 6:00 p.m. I would like to
5 start with the pledge of allegiance to the flag.

6 (Whereupon the pledge of allegiance
7 was recited.)

8 SUPERVISOR COLLINS: So tonight we have
9 joining us from our Town Board Kevin Weldon, Abi
10 Mesick, John Wapner, Vance Pitkin. We have our town
11 clerk, Beth Ann Rippel. My personal assistant, Tammy
12 Shaw. Attorney Tal Rappleyea and stenographer
13 Suzanne. I'm sorry I got your name incorrectly
14 earlier on. Thank you all for coming.

15 We are now here tonight for a public hearing
16 on the proposed short term rental regulations, and I'd
17 like to make a motion to open the public hearing. Do
18 I have a second?

19 MR. PITKIN: I will second that.

20 SUPERVISOR COLLINS: All in favor?

21 (Ayes were recited.)

22 SUPERVISOR COLLINS: None opposed. All
23 right, terrific. So the purpose of this meeting is to
24 provide the community with an opportunity to provide a
25 response to the short term rental law that has been

1 developed. I know that in the past we have conducted
2 very casual workshop meetings with some very healthy
3 and unhealthy debates at times. Tonight we're here
4 just to listen.

5 So if you're for the proposed law, let us
6 know and give us your reasons why, and likewise if
7 you're against. The purpose of the meeting was to be
8 read by Beth Ann. Beth Ann, have you regained
9 microphone capabilities yet? So then just give me one
10 minute while I pull this up.

11 Notice of Public Hearing, Town of Chatham,
12 New York, to Consider Local Law 2 of 2020 concerning
13 short term rentals. Notice is hereby given that the
14 Town Board of the Town of Chatham, Columbia County,
15 New York, will hold a Public Hearing to hear all
16 interested parties on Local Law 2 of 2020, Short Term
17 Rentals. Thursday, September 3rd, 2020 at 6:00 p.m,
18 Google Meet. Copies of the proposed Local Law are
19 available for review on the Town's website,
20 www.chathamnewyork.us or by request. Written comments
21 encouraged. By Order of the Chatham Town Board, Beth
22 Anne Rippel, Town Clerk.

23 Okay, so we have some guidelines for
24 tonight. Please observe the following. The order of
25 speakers will be chosen randomly. Each speaker is

1 limited to three minutes. Speakers may not exceed
2 their times for others to speak. And speakers are not
3 to read from letters they have already submitted which
4 are attached to the agenda.

5 And also, if you're going to have a comment
6 that's been sent prior to what you're going to say,
7 please just refer to the individuals who spoke your
8 similar thoughts, and we can get this going. Let's
9 see here. So I'm going to read the proposed local
10 law. Since the last town board meeting, we received
11 the county planning board's comments. They did allow
12 us to proceed, but they offered a recommendation that
13 we followed, which was just to strike through some
14 superfluous definition.

15 So last Tuesday we provided the county's
16 comments and also the strike-through with no other
17 changes. So I'm going to read Local Law Number 2 of
18 the year 2020 as it appears on the website.

19 Local Law Number 2 of the year 2020.

20 Be it enacted by the Town Board of the Town of Chatham as
21 follows:

22 1. Purpose: The Town Board finds that it is in
23 the interest of public health, safety and welfare to
24 regulate through a permitting process the use of short
25 term rentals occurring within the Town through the

1 enactment of the following Local Law.

2 2. Definitions: Below are definitions of terms
3 utilized in this local law, as needed. If any definition
4 herein shall be inconsistent with any other section of the
5 Town Code and/or Zoning Law, the definition herein shall
6 control.

7 Definitions are as follows: Good neighbor
8 statement. A Good Neighbor Statement is a leaflet
9 which will contain pertinent information that will
10 help STR visitors understand the house and property
11 they are renting, the neighborhood they're in and
12 relevant sections of the Chatham Town Code. Such a
13 leaflet should include such things as the boundaries
14 of the property and reference to the Town Code on
15 subjects such as noise, trash, and parking.

16 Short Term Rentals (STRs): The rental of a
17 dwelling, dwelling unit or other establishment to a
18 Visitor for less than 30 days. This definition
19 specifically excludes hotels, motels, bed and
20 breakfasts and inns.

21 Short term rental local contact person: The
22 person who is the second contact for short term rental
23 issues. This person must live within 20 miles of the
24 rental he or she represents.

25 Visitor: A person visiting or residing in

1 the Town of Chatham for less than 30 days.

2 **SHORT TERM RENTAL REGULATIONS:**

3 A. No real property within the Town of Chatham shall be
4 used or rented as a Short Term Rental without an annual
5 permit issued by Town of Chatham. Such permit shall
6 include, but is not limited to the property owner's name,
7 address, phone number, e-mail address and contact person's
8 information, and the following.

9 1. Permit fee of \$100 annually.

10 2. Permits issued for Short Term Rentals shall
11 be non-transferable and shall immediately expire upon any
12 change of ownership of the premises. Any new owners must
13 obtain a new permit prior to any rentals.

14 3. Short Term Rentals located outside of the
15 Hamlet, H-1 and H-2 zones, shall have a base occupancy
16 allowance of up to eight visitors, unless there are more
17 than four bedrooms. For each additional bedroom up to
18 three, there may be two additional visitors per bedroom.
19 Short Term Rentals located within the Hamlet, H-1 and H-2
20 zones, shall have a base occupancy of no more than six
21 visitors.

22 4. Depiction of allowed parking on the
23 premises.

24 5. Short Term Rentals shall be allowed in all
25 Zoning Districts of the Town as defined in the Town of

1 Chatham Zoning Law subject to the provisions of this Local
2 Law.

3 6. Every owner of a short term rental shall
4 register for a permit within 120 days of the passage of
5 this short term rental law, and renew such permit no later
6 than January 31st of each succeeding year.

7 7. Short term rentals located outside of the
8 Hamlet, H-1 and H-2 zones, shall be limited to two STRs
9 per property, with only one STR unit permitted per
10 structure. STR's located within Hamlet 1 and Hamlet 2
11 zones shall be limited to one STR per property, with only
12 one STR unit per structure.

13
14 B. In the event of an occurrence which requires
15 intervention by the Town Code Enforcement Officer or other
16 official charged with enforcement of local laws within the
17 Town, the owner of the short term rental shall receive the
18 first contact, not the contact person.

19 The owner is responsible for responding to any complaint
20 or occurrence requiring action involving an STR in a
21 timely manner. The owner is responsible for responding to
22 the service of any legal process and all other notices.
23 If the owner is not available or unable to take action,
24 that person may designate a local contact person. The
25 owner may designate the local contact of the initial point

1 of contact by written notification to the town code
2 enforcement officer --

3 Carol, you can't hear me? I just saw that I
4 had a little pop-up on the screen. I will try to
5 enunciate a little better.

6
7 C. All short term rental owners must maintain a local
8 contact person. The owner shall provide to the Town, at
9 the time of Permit application and thereafter as
10 necessary, current contact information for the local
11 contact person, including the name, address, phone number
12 and e-mail address. It shall be the responsibility of the
13 owner to ensure that the Town always has the most current
14 information for the designated local contact person.

15
16 1. The local contact person shall be available
17 for the purpose of responding to complaints regarding the
18 condition, operation or conduct of occupants of the short
19 term rental when the owner cannot be reached. The local
20 contact person must respond promptly to any such
21 complaints.

22 2. Local contact person must reside within 20
23 miles of the short term rental.

24
25 Moving on Section D. Noise shall not exceed the limits

1 prescribed in the Town Code.

2

3 E. Off-street parking shall be in accordance with the
4 Town Code and as specifically delineated in the Permit
5 application and Permit.

6

7 F. All short term rentals shall comply with the following
8 fire and safety recommendations, as applicable. Smoke and
9 carbon. Monoxide detectors must be installed and
10 operational. Short term Rentals must have a 9-1-1
11 emergency number visible from the street. Short term
12 Rental owners shall provide visitors with emergency lights
13 and evacuation plan with marked exits and a list of
14 emergency numbers.

15

16 G. A copy of the Permit and the owner's contact
17 information shall be displayed in all STRs.

18

19 H. A Good Neighbor Statement shall be be provided to each
20 Visitor. The STR owner, contact person or representative
21 shall review this statement with visitors to avoid
22 trespassing on private property and possible violations to
23 the town code, such as noise, parking and littering.

24

25 I. Fines and penalties. When applicable, fines and

1 penalties shall be imposed by Town in accordance with
2 those set forth in the Town Code and applicable State and
3 Federal laws. Failure to comply with the Town Code may
4 result in the forfeiture of the STR Permit. Failure to
5 provide current contact information for the owner or the
6 local contact person, or the provision of inaccurate
7 information on the Permit application may result in
8 forfeiture of the STR permit.

9
10 J. Severability. If in any clause, sentence, paragraph,
11 word, section or part of this law shall be adjudged by any
12 court of competent jurisdiction to be unconstitutional,
13 illegal or invalid, such judgment shall not affect, impair
14 or invalidate the remainder thereof, but shall be confined
15 in its operation to the clause, sentence, paragraph, word,
16 section or part thereof directly involved in the
17 controversy in which said judgment shall have been
18 rendered.

19
20 K. Effective date. This local law shall take effect
21 immediately upon filing with the Secretary of State's
22 office.

23 All right. So there we have the local law
24 as read by yours truly, and we are going to proceed
25 with the local public comment. As I have said, we're

1 going to pick names at random. I know everyone who
2 wanted to speak probably enrolled on our website.
3 We'll start with the names we have, and then anyone
4 else can speak, just announce yourself.

5 So the first name I have chosen at random,
6 Dottie Cummings. I think I saw her here.

7 MS. CUMMINGS: Yes, you had to do that just
8 when my pizza arrived.

9 SUPERVISOR COLLINS: Well, my beer is going
10 to arrive pretty soon, too.

11 MS. CUMMINGS: Yes. I was going to say,
12 looking at the law as it's drafted, I'm not totally
13 against the whole thing. I just would like to have
14 some amendments. On the positive side, I really like
15 the idea of the safety regulations, smoke and carbon
16 monoxide, you know, all of that. The law doesn't look
17 like it has a lot of teeth in it in that regard,
18 because it talks about these being recommendations
19 rather than as applicable. So that leaves it a little
20 bit loose in terms of ownership.

21 Someone else mentioned a water test. I
22 don't think that's a bad idea at all. It could be
23 done with some home type that the board would feel
24 they could feel confident in, so I don't think that's
25 a bad idea at all. The permit fee, I agree with some

1 of the people, other letters, I think that that's low
2 and should be raised at some point. The other
3 positive in terms of the hamlets, the STRs are limited
4 to one property with one owner and six visitors. I do
5 think that's an improvement. However, what really is
6 missing for me, is any kind of residency requirement.
7 For example, I'm concerned -- you know, we have three
8 properties for sale right now in North Chatham.

9 Now it's highly unlikely, but it is possible
10 all three could be bought by three different people
11 who do not live or participate in the community, and
12 they would be able to have six visitors a day or 18
13 people in the hamlet on a given day, in a home of
14 somebody that we really don't know.

15 Now that's highly unlikely but it is
16 possible. And in terms of the law we're thinking
17 about, not now, but also the future over time, could
18 further properties be purchased, run as STR
19 businesses, and you would have a loss of sense of
20 community as a result of that, I think. So the
21 residency requirement seems to be an issue in term of
22 legality.

23 Abi has talked with me a number of times
24 saying it's illegal to have residency requirements in
25 STR law. Yet, I found laws that did have residency

1 requirements, like Rhinebeck, Grant Island, those
2 places; so it does happen. The rebuttal is that these
3 are small places.

4 So I guess my question is to Dal, can you
5 educate me or show us someplace where municipalities
6 of 5000 people or less in New York State are not
7 allowed to have residency requirements under STR law;
8 that that's illegal? And if that's the case, maybe
9 you could find that. And you need to educate, for
10 example, educate me and others, that if we try to have
11 a law with any sort of residency requirement, that
12 is -- the other thing is that, in looking at the law
13 --

14 SUPERVISOR COLLINS: Dottie, I have to tell
15 you -- ask you to wrap it up.

16 MS. CUMMINGS: I'm sorry, I really carried
17 on, didn't I? I'm sorry.

18 SUPERVISOR COLLINS: You're good.

19 MS. CUMMINGS: So I'm done?

20 SUPERVISOR COLLINS: If you have a quick
21 final closing statement, go right ahead.

22 MS. CUMMINGS: All right. All change is not
23 necessarily good change.

24 SUPERVISOR COLLINS: Okay. Thank you,
25 Dottie. Okay. Next I have Julie Kabat. I hope I

1 didn't terribly mispronounce your last name.

2 MS. KABAT: That's okay, it's Kabat, spelled
3 with a K. So I'm part of a group of concerned local
4 citizens who helped to organize a petition drive
5 encouraging your Town Board to extend this period of
6 discussion in order to work out revisions to the
7 proposed Local Law 2. In one week, 140 citizens of
8 the town signed our petition, asking for more time.
9 Even more people responded positively, but couldn't
10 sign for one reason or another, and some signers are
11 themselves owners of STRs also.

12 No one responded negatively to what we said.
13 We made it clear that we are not opposed to STRs run
14 by permanent and by part-time residents. However,
15 residency requirement makes sense. And as far as I
16 know, having looked at the situation, it is legal.
17 Property owners have the right to make a profit; but
18 when the public good is at stake, it's not
19 inappropriate or illegal to put restrictions on work
20 (audio cut out) in use.

21 So my question is, why leave the door open
22 to investors, corporations, LLCs, absentee landlords.
23 Who does this benefit? Who are you trying to protect
24 by leaving that door open? And, who can it hurt? Our
25 communities. I also think that we need data. Those

1 who have written letters in support of Local Law 2
2 give anecdotal evidence about visitors. But we need
3 data, not just anecdotes from a few people.

4 Shouldn't there be a mechanism in place to
5 collect data so we know not just how many STRs there
6 are, but who the visitors are? What's the purpose of
7 their visits and the numbers? In some places, STRs
8 have been used for sex and drug trafficking. There
9 can be serious consequences, criminal ones.

10 So collecting data is really important, and
11 watching out for what is happening beyond just noise
12 and nuisance. Concerning large gatherings, such as
13 weddings or reunions, I would suggest this is a place
14 for commercial enterprises or private halls. I don't
15 see why events should be the purview of STRs,
16 especially ones located in hamlets, because it's
17 disruptive.

18 Although there's no mad rush now for outside
19 investors coming into our communities, times are
20 fluid. And with Local Law 2, the possibility exists.
21 Whatever law is passed now, it will be very hard to
22 walk back and change in the future. Let's get this
23 one right. Don't rush. Please, dear Lord, I ask you
24 humbly and with sincere regard for your pledge to
25 serve the town, please listen to the local citizens

1 who are upset about the law as it stands. Thank you.

2 SUPERVISOR COLLINS: Thank you Julie.

3 MS. KABAT: Thank you.

4 SUPERVISOR COLLINS: Next I have Judi
5 Matthews.

6 MS. MATTHEWS: Yes, I am in favor of short
7 term rental Law. However, I would like to see some
8 modifications to the law under current consideration.
9 I think it is very important that we limit STR owners
10 in areas of our town zoned as residential to local
11 individuals and not absentee owners, corporations or
12 other legal entities.

13 I think it is reasonable to allow people who
14 own homes in our town to rent out a limited number of
15 rooms, a section of a home or a second home in this
16 town. The proposed law does not make that
17 distinction, and that could lead to absentee property
18 owners no ties to our town. I think a residency
19 requirement in the Town of Chatham should be required
20 for all STR permits; to find a way to include
21 full-time residents as well, towards this compromise.

22 The permit fee is set at \$100 in the law.
23 I'm concerned that this will not cover the actual cost
24 of administering the law and any inspections of the
25 property, which should be required.

1 I suggest that the law state the cost of the
2 permit will be determined by the town board. That
3 way, if it is determined that the actual cost to the
4 town is higher, the Town Board can easily change the
5 fee, rather than having to change the law. In
6 addition, the Board has referred to this law as a
7 stopgap measure.

8 However, once passed, a law of this type can
9 be very difficult to change. Property owners would
10 rightly claim that they purchased property with the
11 understanding that they had certain rights. If this
12 truly is a temporary measure until the comprehensive
13 plan has been updated, there should be a sunset date,
14 so people know it will be re-evaluated and possibly
15 changed. Thank you.

16 SUPERVISOR COLLINS: Thank you, Judi. Okay,
17 Elizabeth Marks. I think I saw her join the event.
18 Elizabeth, are you there? All right, we'll set her
19 aside. Steven Eidman -- uh oh, Elizabeth, her
20 microphone isn't working. There's also a call-in,
21 Elizabeth a call-in number on the website, and we'll
22 get back to you. We'll give Steven Eidman -- you can
23 go ahead, and Elizabeth, you can call after Steven.
24 Steve, go ahead.

25 MR. EIDMAN: Hi. Okay, can you hear me?

1 SUPERVISOR COLLINS: Yup, Steve.

2 MR. EIDMAN: Great. So in light of what you
3 said about trying not to repeat, ad nauseam, points
4 that have already been made, and those points have
5 been made very eloquently by Julie, Judi and Dottie.
6 I haven't been living in North Chatham very long,
7 about seven years, but I have been struck by how
8 incredibly friendly and welcoming this community is
9 and there is something very special about that.

10 And I also have to ask why there's no
11 residency requirement attached to this law? I'm happy
12 that we are progressing STRs because I think they are
13 a reality and we need to recognize that. And in fact,
14 in our town, there are some homeowners who have
15 participated in this and done so very responsibly,
16 with really no untoward repercussions.

17 But this would be quite a different story if
18 we had no residency requirement and we had people --
19 you know, there is kind of a fever going on about
20 purchasing homes right now, and we know that there's a
21 lot of people with a lot of resources out there,
22 wondering what they can do with those resources. And
23 I'm just very afraid that it will be a business model
24 that we'll all come to regret. So I think the fact
25 that so many people signed a petition in such a short

1 amount of time really tells the Town Board that the
2 amount of concern is at a critical level.

3 It's hard to get a lot of people to sign
4 these kinds of petitions, and this one was not
5 difficult at all. And I just hope that there is a
6 process where we can have much more discussion. And
7 as one of the previous speakers said, a little bit
8 more of an unbiased and perhaps scientific sampling of
9 what happens when this kind of law is passed and what
10 we're likely to see happen in our town. Thank you.

11 SUPERVISOR COLLINS: Thank you, Steve.
12 Okay, I'm going to ask everyone who is not speaking to
13 mute. I know we love the trains here in Chatham, but
14 maybe not for this meeting.

15 MS. MARKS: Can you hear me?

16 SUPERVISOR COLLINS: Yes, we can.

17 MS. MARKS: Okay. So I'm Elizabeth Marks.
18 I have a short term rental in the Town of Chatham on
19 Bashford Road. I'm very much in favor of short term
20 rentals of any kind. I, last year, got some
21 information from the Columbia County Tourism Board,
22 and there was actually an economic -- Economic Tourism
23 Impact Report in the State of New York. And tourism,
24 just for those of you who don't know, accounts for 169
25 million dollars in Columbia County in 2018. Economic

1 Tourism also generated 19.8 million in tax revenues in
2 Columbia County in 2018 alone. And that accounts for
3 about \$679 per resident in tourism dollars brought
4 because of people coming into the county.

5 As the report says, if it were not for
6 tourism dollars -- tourist generated state and local
7 taxes in Columbia County, the average household in the
8 region would have to pay an additional \$649 to
9 maintain the same level of government revenue.

10 We are facing a global health crisis which
11 is drawing up into an economic crisis not seen since
12 the great depression. Anybody trying to limit tourism
13 in this county, I just-- it just angers me so much. I
14 have been coming to these meetings, I have been
15 talking very nicely about the benefits. And I'm not
16 crazy about the regulations, but I will live with
17 them.

18 But trying to limit the businesses in this
19 county that rely on tourism dollars in this industry,
20 I just can't fathom. We're struggling to make it
21 here. Me, as a single professional, am struggling to
22 make it in this county. My taxes, my land taxes,
23 account for well over 12 percent of my income and
24 that's just my property taxes. That doesn't include
25 my state and local taxes.

1 I know so many people who are desperate to
2 try to hold onto their family homes, and only are able
3 to do it by renting out on occasion. The reason why
4 we don't have many hotels and motels in this area and
5 why the short term rentals have been a God-send to
6 tourists, is because we don't have a midweek draw.
7 And we talked to the folks at the tourism office, and
8 that's what they'll say, is we don't have this midweek
9 draw.

10 So please think about the businesses in our
11 town. If you don't think we need STRs, think again.
12 The businesses and restaurants we all go to depend on
13 tourism to survive, especially during this economic
14 time.

15 SUPERVISOR COLLINS: Unfortunately, I have
16 to ask you for closing statements. Sorry to cut you
17 off.

18 MS. MARKS: Thank you all. Take care.

19 SUPERVISOR COLLINS: Okay. Rick Werwaiss?
20 Okay, we'll save him for later. Carol Hegeman?
21 Carol, I saw you here. Carol?

22 MS. HEGEMAN: Can you hear me now?

23 SUPERVISOR COLLINS: Yes, ma'am, we can.

24 MS. HEGEMAN: Great. Thank you for the
25 opportunity to speak. Many good people have spent

1 many hours working on the issue of short term rental.
2 A lot of people deserve a lot of thanks. I'm speaking
3 for myself and my husband, Don Hegeman, and we know
4 there will be no regulations passed that will please
5 everybody. In balance, we need to make a version that
6 most of us can live with. I want to focus on the one
7 thing that happens to concern me, while I'm happy to
8 agree with the comments made by others.

9 I also, like some other speakers, believe
10 that we really need language to state that only
11 individuals or family homes should be granted a
12 license to operate an STR. Why? One of the reasons
13 is that allowing STRs is they provide, as Elizabeth
14 Marks said, an important way for local homeowners to
15 earn additional money while living in their home.

16 Corporate ownership has the potential to
17 undue this benefit. Even if the corporation is now
18 based in the Town of Chatham, in the future once it's
19 opened to corporations, we could have people buy homes
20 that aren't really in the town. And even if we put a
21 residency requirement of 90 days in, they'll be able
22 to afford that and have somebody live there for 90
23 days.

24 Why is that a problem? When an outside
25 corporation buys a home, they'll be losing -- the Town

1 Board will be complicit in reducing the housing in our
2 own town that's designed for the people who really
3 live here. Many people would like to buy or rent a
4 home in the town. I have heard so many people say
5 their children move away, because they can't buy or
6 rent. When we allow STRs to people not really
7 belonging to this community, we're taking away that.

8 Lastly, there's no skin in the game, when
9 somebody who owns an STR isn't really part of the
10 community. We know that -- and local control is lost.
11 We know other commenters have discussed the problem of
12 irresponsible ownership, and we agree with their
13 concerns, yet completely supporting the idea of short
14 term rentals. Thank you.

15 SUPERVISOR COLLINS: Thank you, Carol.
16 Okay. Followed with another Carol, Carol Moore.
17 Carol, are you there?

18 MS. MOORE: Can you hear me okay? I was
19 pushing the wrong microphone. Okay, hi everybody.
20 I'm glad that we're doing this. This is a really nice
21 opportunity to share our thoughts and feelings about
22 something that's so important to all of us. I'm one
23 of the 140 people who signed the petition. And I
24 won't go into all the details about it, but I think I
25 can speak for all of us when I say that none of us are

1 opposed to short term rentals in the town.

2 We agree that they can be of great benefit
3 to our neighbors to supplement their income and
4 tremendous help to the economy, so we support that.
5 The problem that I see is that the proposed law merely
6 permits STRs. It doesn't really regulate them. It
7 permits property owners to fully commercialize their
8 residential property, rent it to as many as 14
9 transients at a time, for as many as 365 days a year;
10 effectively authorizing what are de facto motels in
11 our residential communities.

12 The law permits that any person or entity
13 can own and operate an STR. That includes limited
14 liability corporations, the sole purpose of which is
15 to protect the personal license of the owners from
16 liability to anyone that they might have injured
17 through their negligence or some other reasons.

18 This law permits STR owners to operate
19 without any kind of safety inspection by the code
20 enforcement officer, and exposes the town to potential
21 liability for any unsafe or unhealthy conditions. The
22 law also permits an unlimited number of STR permits to
23 be issued. What does it regulate? That's our
24 concern.

25 We're looking for, you know, really urging

1 you to review the proposed law to restrict STR
2 ownership to individuals, not corporations, who are
3 either full time or part time residents of the town.
4 Limit the number of days the property can be rented
5 each year, something short of 365. To require safety
6 inspections prior to permit. Enabling the Board to
7 limit the number of permits that could be issued
8 annually. Increase the annual permit fee, and allow
9 for whatever adjustments might be needed in the
10 future. That's what's required to prevent the STR
11 nightmares that are happening across the state -- and
12 the country have been experiencing.

13 In light of all this, I would urge you to
14 work with the community to draft a law that
15 incorporates the expressed concerns -- it appears to
16 be a majority of the residents who have spoken on the
17 issue. I want to make a comment on the issue of the
18 residency requirement, as a legality. The Appellate
19 Division, Fourth Department, recently came out with a
20 decision that pretty conclusively established that
21 it's perfectly legal and constitutional to impose
22 residency requirements for STR owners within a
23 municipality.

24 Okay, just one more -- that's it, basically.
25 Thank you all very much. I really appreciate the

1 opportunity to speak tonight. I would just ask one
2 further thing. That in connection with this proposed
3 law, that the Board make available for public review
4 the SEQOR environmental assessment that it's conducting
5 with regards to the law, either for inspection at the
6 Town Hall or on the website. Thank you very much, and
7 I'm happy to be part of this community and this
8 discussion.

9 SUPERVISOR COLLINS: Thank you.

10 MS. MOORE: Thank you.

11 SUPERVISOR COLLINS: Cindy Bobseine.

12 MS. BOBSEINE: Can you hear me?

13 SUPERVISOR COLLINS: Yes.

14 MS. BOBSEINE: Hi, all -- having a bit of a
15 feedback problem. I appreciate the Board working for
16 a way to have regulations for STRs. As we know,
17 they're currently illegal under the existing laws of
18 the town. I agree with some comments that it's an
19 important aspect of our economy, and that STRs can be
20 a way to develop that. I have several specific
21 comments on the proposed Local Law number 2, which I
22 confer with other speakers, it needs some additional
23 work if we're going to regulate STRs effectively.

24 I agree with much of what was said, all
25 right, but I do want to emphasize about three points.

1 First, the proposed law should specify by -- (audio
2 cut out) change -- and possibly with a sunset clause,
3 that we'll schedule a review and adjustment of the
4 regulations. That would put potential property buyers
5 on notice that what's allowed now may not be allowed
6 in the future, and ensure that review of the
7 effectiveness of the legislation is occurring.

8 Secondly, the issue of STR ownership must be
9 addressed. I was struck, when reviewing the letters
10 submitted to date, things to be -- (audio cut out)
11 STRs -- important part of the community and that they
12 can be owned by homeowners in Chatham, whether full or
13 part time residents. As we all now, this is a far cry
14 from the discussions a year ago.

15 However the current proposed law does not
16 include any wording as to who can own an STR. And as
17 it's written, it potentially allows for commercial
18 interests to create what are essentially hotels in
19 residential areas, very contrary to the comprehensive
20 plan, and the likely detriment of local neighborhoods.

21 I would ask that additional work be done to
22 specify the terms of owner and resident. And that
23 ownership of STRs be restricted to residents of the
24 town, rather than to allow absent owners, LLCs or
25 commercial interests to operate an STR.

1 Finally, the fees in the -- (audio cut out)
2 town permitting an enforcement -- (audio cut out)
3 especially with budgetary issues, the Board has
4 detailed since the COVID shutdown; I do not believe
5 that all town taxpayers should be asked to take on
6 costs for property owners who are earning income from
7 such a business. I agree that the Board could ask for
8 sufficient monies by making this part of an annual
9 budgeting process, rather than tying it to specific
10 parts of the law. I appreciate the opportunity to
11 speak. I hope that -- (audio cut out) all of this
12 commentary. Thank you.

13 SUPERVISOR COLLINS: Thank you, Cindy.
14 Rick, I saw you just came on. We're picking names at
15 random. Your name came up. Can you speak now?

16 MR. WERWAISS: Sure. So really -- just want
17 to make two quick points. I joined a little late,
18 sorry. First is, I really think this law ought to
19 sunset, and that may have been brought up. Again, I'm
20 not sure, but if we keep getting told that it's
21 temporary until we redo the comp plan -- I know how
22 long it takes to do the comp plan. So instead of
23 having this law sitting on the books, needing to be
24 amended or not amended, whatever; somebody has to pay
25 attention to it.

1 Just sunset it and then you'll annually have
2 to review whether you want to adopt it or tweak it.
3 So that's my first point, just sunset it annually. Do
4 a quick review. If you don't need to change it, vote
5 it in exactly the same. And then the second point I
6 want to make is, I'm a little confused about why it's
7 considered such a rush to get this done. It's been
8 over 300 days since the election, when opposition to
9 the board became obvious it was going to change.

10 There's been no lawsuit, there's been no
11 discussion of a lawsuit, there's been no threat of a
12 lawsuit. I asked at two of the public meetings, both
13 times I was told there's been no threat. And if that
14 is still the case, except for 300 some-odd days, I
15 seriously doubt there's a lawsuit in the offing. And
16 that we really ought to just take our time, gauge the
17 community fully, like the previous Town Board was
18 trying to do on the zoning issue. There's a lot more
19 than we have been able to do on this STR. Take your
20 time. If you have to do it, sunset it.

21 SUPERVISOR COLLINS: Thank you, Rick. Lee
22 Eimicke.

23 MR. EIMICKE: Hello, can you hear me? Thank
24 you for the opportunity to speak. Been very impressed
25 with everybody who spoke so far, and I agree with many

1 of the things they said. By the way, we do have a BnB
2 law on the books right now, and it seems that we
3 shouldn't be giving more right to people who are not
4 following the regulations. If we're talking mostly
5 about AirBnBs, aren't they BnBs? And why wouldn't
6 that law apply to them? Most importantly, including
7 residency requirements. Is this is for the Town and
8 for our benefit, then the people who own it should be
9 residents. Whatever the number of days, that's
10 subject to debate among all parties.

11 But residency shouldn't be any corporate
12 ownership, that will not only be in our interests, but
13 will reduce the supply of affordable housing. So
14 owner occupied by name, no corporate ownership. The
15 fees are not sufficient to cover the town costs.
16 We'll be losing money on this. So all the town costs,
17 including frequent -- at least annual inspections, the
18 fees should cover that, as well as increased public
19 safety costs.

20 Because we can't anticipate, since we have
21 seen it already, the need for law enforcement and the
22 need for emergency medical provisions in these new
23 quasi-hotels. All those costs need to be covered by
24 the town so we can adequately regulate it. There
25 should also be penalties for significant violations.

1 So if there's parties and alcohol and
2 someone get hurt, that should be strike one. At a
3 minimum, three strikes and you should lose your
4 ability to have a license to do this. And then
5 finally, I think, at a minimum fire extinguishers
6 should be required. All the safety provisions that
7 apply currently to be in use should be in this new
8 category of hotels. Thank you for the opportunity to
9 speak.

10 SUPERVISOR COLLINS: Okay. Thank you, sir.
11 Tim Briney, you're up.

12 MR. BRINEY: Hi, are you taking questions
13 tonight?

14 SUPERVISOR COLLINS: No, this is just for
15 public comment. If you have a question, you can
16 submit it to us and we'll reply. If you want to
17 submit it us by e-mail, that's fine.

18 MR. BRINEY: First of all, I think that you
19 should be proud of having such a thoughtful community
20 commenting on all of this. I agree with almost
21 everything that everyone has said. That's what makes
22 them so thoughtful. Secondly, the letters that you
23 published on the website I thought were very
24 interesting, and I imagine that you're going to get
25 more. Will we be able to see them?

1 SUPERVISOR COLLINS: Yes. Every
2 correspondence that comes in, we'll post.

3 MR. BRINEY: My other question is --

4 SUPERVISOR COLLINS: Proceed, Tim. I'm
5 sorry.

6 MR. BRINEY: My other question, which I
7 would think you would be able to answer tonight, since
8 you had so much time since the August 6 meeting was
9 postponed until today, I imagine the Board has a
10 pretty solid position on the issue of the legality of
11 the residency requirement. Would anyone there care to
12 explain the Board's current position? At any time,
13 will the Board explain the Board's position?

14 SUPERVISOR COLLINS: Certainly.

15 MR. BRINEY: And how will we know what the
16 Board's position is?

17 SUPERVISOR COLLINS: When we go to the -- at
18 the final Town Board meeting.

19 MR. BRINEY: So you'll let us know if you
20 think it's legal or illegal at the final Town Board
21 meeting when you actually vote on the law?

22 SUPERVISOR COLLINS: Yes. But we can also
23 post responses to your questions and --

24 MR. BRINEY: I'm sorry, I didn't get that.

25 SUPERVISOR COLLINS: I'm sorry for

1 interrupting and disrupting my own format for this
2 evening.

3 MR. BRINEY: Okay. Well, anyway, it would
4 be great if those of us who are very much in favor of
5 a residency requirement could learn from you whether
6 or not we are simply wasting our time, if you believe
7 that it's illegal. That would be helpful to us and we
8 could focus on something else. Thank you.

9 SUPERVISOR COLLINS: Thank you, Tim. Jeanne
10 Veillette Bowerman.

11 MS. BOWERMAN: Hi. A lot of things that
12 were said tonight were really great. A lot of
13 thoughtful people who clearly love this town, which is
14 why we all want to live here, happy and in harmony.
15 I'm definitely in favor of collecting as much data as
16 we can from this law and from the population of
17 existing short term rental owners. For those of you
18 who don't know, I do not own any short term rentals in
19 Chatham, nor do I ever intend on owning them.

20 I have one in Queechy Lake in Canaan, where
21 I spent most of my day cleaning today. So having an
22 STR is not this fun, glamorous thing that people seem
23 to think it is. The one thing I wanted to shed some
24 light on, because I know it's easy to see this and be
25 fearful of these rental properties, that are not year

1 round rentals, and the impact that that can have --
2 (audio cut out) about available housing for locals in
3 a year round capacity.

4 I do own some rental properties, where we do
5 rent them year round to people, and have been for
6 decades. And it's been lovely to offer that
7 opportunity to people. But in Canaan, on Queechy
8 Lake, just to give you guys an example so we can put
9 it in perspective to quell some concerns. My property
10 on Canaan is right on the lake, beautiful views, all
11 of that -- and no, this is not a commercial. But
12 there's a lot of cabins and cottages that are owned by
13 families, some for a hundred years. And they rent
14 their cottages out over the summer, and through the
15 year, if they have heat.

16 Mine is one of the few that's heated and
17 year round. As as popular as that area is, I only
18 rent it -- the maximum number of nights I rented it in
19 one year was ninety days. So it's not a 365 day
20 thing, that's never going to happen, but I appreciate
21 that people are concerned about that. I would be
22 shocked if that was ever the case.

23 But I would think that -- what I would like
24 to see too at some point is asking STR owners who are
25 permitted, after they get their permits, in they would

1 voluntarily share some data with the town about, you
2 know, where their residents are coming from. Are they
3 family and friends of those in the area? I think it
4 would be interesting data for us to look at, even from
5 a hospitality tourism standpoint.

6 And when you were talking about signatures
7 of petitions, a couple years ago there was a group --
8 (audio cut out) and somebody else had done it, and
9 there was over 1400 signatures of people who wanted to
10 see short term rentals in our community. So I'm very
11 pleased to see that other people -- that a wide
12 variety of people do actually want them, even if in a
13 different state of regulation. So I hear the timer
14 going off, so I will go make dinner. But thank you
15 very much for presenting this meeting and for
16 listening.

17 SUPERVISOR COLLINS: Okay, thank you. All
18 right. Next we have Karen Murphy, she did submit
19 something in writing. Getting down on names -- Joan,
20 we'll be with you hopefully in just a second.

21 MS. MURRAY: I'm not rushing, just thought
22 maybe it was Murray, not Murphy.

23 SUPERVISOR COLLINS: Karen submitted
24 comments in writing. Elizabeth DiPalma.

25 MS. DIPALMA: Hello, can you hear me? There

1 you are. Okay, I turned off my microphone as per the
2 request, because we had trains coming by where I live.
3 I'm enjoying listening to all of this. I would like
4 to say, had I known about the petition, I
5 certainly would have signed it, and I'm on board with
6 everything that Julie Kabat had to say. I think that
7 obviously we need to regulate STRs, and I'm all for
8 them, because we do need somewhere for people to stay,
9 but the devil is always in the details. And I think
10 some details are either missing or we shouldn't rush
11 through this.

12 And one of them, I agree with everybody on
13 is, we need a residency requirement that specifically
14 limits things to people who are either full or
15 part-time residents, second homeowners, so that we
16 don't get corporate interests and business coming in.
17 If we're going to do that, we might as well go for
18 real businesses and not just STRs. And one of the
19 things, there is another regulation that was put forth
20 by John Wapner and Kevin Weldon, which seems to have
21 gotten lost in the shuffle and has a lot of good
22 features. One of them is only one STR per owner.

23 So if you wanted to buy a house and rent it
24 as an STR, that's fine. If you want to rent rooms in
25 your house, that's fine. But once you get into doing

1 both of those things, then it seems to me that it tips
2 over into the area of you're running something as a
3 business, not -- and then it should be regulated the
4 way BnBs -- real BnBs or motels and hotels are, and
5 that's -- I think we need to think about that.

6 The other thing I agree with is that we do
7 need to consider limiting the total number of permits
8 issued, so that going forward -- obviously right now
9 that may not be a problem, but going forward
10 certainly it could be, especially given everything
11 that's going around regarding COVID.

12 Something that somebody brought up -- Jean?
13 I can't really remember her name. She really needed
14 to rent her property to help pay off the property
15 taxes. Again, the proposal actually had some more
16 generous aspects. One was that anybody could rent
17 their property for up to 44 days a year without a
18 permit, which I think is pretty interesting.

19 Especially if we then make the cost of a
20 permit correlate to what it actually costs the town,
21 so the taxpayers aren't paying for it. So somebody
22 looking to rent their property maybe that 44 days a
23 year doesn't need a permit, but people who plan to do
24 this all the time have to pay the actual cost of the
25 permit. Which would include an inspection, which I

1 think is really necessary for everybody concerned.

2 And one other stipulation in the other
3 proposal was if you were going to have more than eight
4 guests, you need a special use permit, and I think
5 that's not an reasonable consideration. I think I
6 made it in three minutes.

7 SUPERVISOR COLLINS: Thank you, Elizabeth.
8 Next I have Sally Simmons.

9 MS. SIMMONS: Can you hear me now?

10 SUPERVISOR COLLINS: Sally Simmons?

11 MS. SIMMONS: Okay, good. I'm not really
12 good at computers, but people have said a lot of
13 interesting things tonight, and I think it's come a
14 long way from discussions that happened a long time
15 ago. I'm happy to hear people not exhibit the same
16 things (audio cut out) -- homeowners. The devil is
17 definitely in the details, because the detail is how
18 to distinguish the second homeowner from an absentee
19 owner.

20 But I have to say it's very frustrating to
21 hear this come off as though this law has not been
22 fully examined or more time is needed for a fuller
23 discussion. Some of you are kind of newer to this and
24 don't know the history of this debate. And some of
25 are you are promoting or allowing this to go forward.

1 We don't have two versions of an STR law. We have
2 about 23 versions.

3 Every single suggestion put forward in your
4 letters and discussions, and several things that you
5 haven't even considered yet, have been debated for
6 over two years. As Jeanie said, a petition in support
7 of STRs in 2019 gathered 1400 signatures. Compromises
8 were made by the previous board, but not enough. The
9 three members of that old board running for
10 re-election last December were soundly defeated by a
11 very large margin. The town overwhelmingly rejected
12 their disregard for private property rights and
13 disregard to Chatham's economic future.

14 Donal got 1060 votes to Maria's 757. Vance
15 got 1084 to Michael Bridge's 770. Abi got 1065 votes
16 to Sperry's 762 votes. That election result
17 constitutes basically a really great petition for
18 common sense zoning. To say that there was no problem
19 with the STR section of the zoning, and the objections
20 applied only to other clauses, is not even remotely
21 accurate.

22 People voted to keep Chatham economically
23 viable. We're virtually the only lodging in town, in
24 a town where tourism is now the chief industry. Not
25 only are we not harmful to the town's character, and I

1 do appreciate that people seem to understand that now
2 and I'm grateful for that. But I do think we're
3 actually necessary for it's preservation. We only ask
4 that you give the common sense approach to STR
5 regulation in this proposed law, because Chatham is
6 already noted for that. We need to maintain some kind
7 of perspective here. The pandemic is very scary. US
8 politics are very scary. Short term rentals are not
9 that scary. And I have said in the past my laundry
10 list of reasons why I think this is a good law and why
11 we need this law, and the problems with (audio cut
12 out, timer going off) -- and I will repeat it --

13 SUPERVISOR COLLINS: Thank you.

14 (three minute timer going off).

15 SUPERVISOR COLLINS: Okay. Thank you,
16 Sally. Okay, next we have the last two names, James
17 Murray, Joan Murray. Decide which one of you wants to
18 go first, I guess. Un-mute, Joan. Joan, you're still
19 muted. Are you aware of that? You're up. I can't
20 un-mute you from here. Do you know how to un-mute?
21 Scroll down to the bottom of your screen and you
22 should have a cursor came up with a microphone emblem,
23 phone. Or hit Control D. There you go. Okay, I will
24 start the timer, here you go.

25 MS. MURRAY: Good evening, everyone. To me

1 the issue of short term rentals isn't a personal issue
2 and it shouldn't be decided on personal grounds.

3 Short term rentals exist for only one reason. They're
4 a business, small or large, to make money for a
5 homeowner. The basic legality of short term rentals
6 and any restrictions placed on them should have
7 nothing to do with a homeowner's financial situation
8 or personal histories or their love of this community
9 or their intention to serve the public by offering
10 lodging for homeless people or for people attending
11 family reunions.

12 The reason short term rentals and other
13 lodging facilities have never been allowed in the
14 hamlet where I live is because of the potential for
15 negative impact on the lives of other homeowners and
16 their families who live there. In my hamlet, I'm
17 allowed to apply for a permit to open a church, a
18 school or nursing home, but I'm not allowed to open
19 any kind of lodging facility, whether a hotel, motel,
20 BnB or short term rental. But if we are now going to
21 allow short term rentals in this town, we must
22 minimize the potential negative impacts of noise and
23 partying, which we have suffered here.

24 We must do that by restricting the number of
25 visitors in the hamlet zones for visitors to the

1 property and by prohibiting short term rental owners
2 from allowing their properties to be used for
3 weddings, reunions, large birthday parties, corporate
4 retreats and any other large gathering. Thank you all
5 so much for listening.

6 SUPERVISOR COLLINS: Thank you, Joan. Okay.
7 Now would James like to speak?

8 MR. MURRAY: Yes, thank you. Hello
9 everyone. I live in Old Chatham, where we have two
10 different kinds of short term rentals. One is a
11 long-time homeowner who rents the family property to
12 four guests or fewer. No one here has ever had a
13 problem with guests at that property. The other is a
14 property owner with ties to Manhattan Realty, who
15 purchased a home here with the intention of turning it
16 into a BnB, and who currently rents it to 14 guests
17 per night. And by recently converting it into a barn,
18 can now rent it to 18 guests per night.

19 We've had noise problems from a large number
20 of guests partying at that house, along with the
21 additional guests they've invited. It's the nature of
22 large groups, when you get together socially, to stay
23 up late, drinking, laughing and shouting in ways that
24 our next door neighbors don't. This is why we must
25 add to the short term rental law a regulation that

1 states visitors at short term rentals may not have
2 additional guests of their own.

3 On page two of the new law under short term
4 rental regulations, by decree it states that the base
5 occupancy of short term rentals is limited to eight
6 visitors. And in the hamlet zone, the base occupancy
7 is limited to six. What does the base occupancy mean
8 as opposed to occupancy? Does it mean that the
9 visitors can have additional visitors of their own?
10 Let me say it again. Visitors at short term rentals
11 may not have additional guests of their own. Thank
12 you very much for your time and attention.

13 SUPERVISOR COLLINS: Thank you, sir. Okay,
14 that's all the entrants I have that wrote in earlier.
15 Now I will open it up to people who are here this
16 evening that wanted to speak that maybe didn't get a
17 chance to register. I guess it will be first come,
18 first serve. So state your name, where you live.
19 Thank you very much. Do I have any takers? Go ahead.
20 You're muted. Go ahead. Rick Werwaiss. Rick, if
21 you're having technical difficulties, you can e-mail
22 us.

23 As mentioned earlier, I would make a motion
24 to extend this meeting for any further comment, and I
25 would like to do so right now. I would like to move

1 to extend this -- keep this public hearing open until
2 Thursday, September 10th at 6:00 p.m., which I will
3 automatically close at 6:00 p.m. So if there is any
4 further comment or, you know, someone who could not
5 make it tonight, let them know. So we'll keep it
6 open. Do I have a second?

7 MR. WELDON: I will second that.

8 SUPERVISOR COLLINS: Okay. Any further
9 discussion? All in favor?

10 (Ayes were recited.)

11 SUPERVISOR COLLINS: Okay. So I will move
12 to close this meeting; but before I do so, we have a
13 quick meeting after this just to establish dates for
14 the budget. I didn't want to do anything else. So
15 stick with us, this is the same address for Google
16 Meet, we'll be using this. And we'll roll right in.
17 I will just stop recording and start anew. Thank you,
18 everyone for being polite.

19 MS. MATTHEWS: This is Judi Matthews. I
20 thought I heard in the beginning that you had a
21 stenographer taking down this. So my question is,
22 should we -- if we have written comments of what we
23 said, should we send those in an e-mail, or do you
24 already have those?

25 SUPERVISOR COLLINS: You can feel free to

1 send that in.

2 MS. MATTHEWS: Okay, thank you.

3 MS. MOORE: I also have a question.

4 SUPERVISOR COLLINS: Yes.

5 MS. MOORE: This is Carol Moore. Can you
6 hear me? A lot of people have spoken at this meeting
7 and expressed a lot of opinions about how the law
8 should be changed. Is there any possibility that you
9 are actually going to make any of those changes or are
10 you all committed to proceeding with the law as it's
11 presently written, and you'll just vote on it on that
12 date that you said. I mean, did we all just waste our
13 time tonight or were you actually listening and open
14 to really hearing what we're asking --

15 MS. MESICK: That's really a rude question
16 --

17 MS. MOORE: That's not a rude question.

18 SUPERVISOR COLLINS: -- (audio cut out,
19 multiple people speaking) -- deliberation and we move
20 forward. I'm leaving this open for a week. We'll
21 take all the comments tonight and over the next week,
22 if we have any further to discuss at the next meeting.

23 MS. MOORE: Okay, thank you.

24 SUPERVISOR COLLINS: I hereby move to close
25 this meeting. Do I have a second?

1 MR. PITKIN: Second.

2 SUPERVISOR COLLINS: All in favor?

3 (Ayes were recited.)

4 SUPERVISOR COLLINS: Meeting is closed, see
5 you in a few minutes.

6 (Whereupon the proceedings in the
7 above-entitled matter were concluded for
8 the evening.)

9
10 C-E-R-T-I-F-I-C-A-T-I-O-N

11
12
13 I, SUZANNE T. HARRINGTON, Shorthand Reporter and
14 Notary Public in and for the State of New York, hereby
15 CERTIFY that the record taken by me at the time and place
16 noted in the heading hereof is a true and accurate
17 transcript of same to the best of my ability and belief.

18
19 **Suzanne Harrington, electronic signature**

20 _____
21 SUZANNE T. HARRINGTON

22
23 Dated: 9-28-2020
24
25